

# Hunter College Office of Research Administration Information Alert

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ALERT #52

## NIH LOAN REPAYMENT PROGRAMS (LRP)

The NIH Loan Repayment Programs (LRPs) are a set of programs established by Congress and designed to recruit and retain highly qualified health professionals into biomedical or biobehavioral research careers. The escalating costs of advanced education and training in medicine and clinical specialties are forcing some scientists to abandon their research careers for higher-paying private industry or private practice careers.

The LRPs counteract that financial pressure by repaying up to \$50,000 annually of a researcher's qualified educational debt in return for a commitment to engage in NIH mission-relevant research. Since tomorrow's medical breakthroughs will be made by investigators starting in their research careers today, the LRPs represent an important investment by NIH in the future of health discovery and the wellbeing of the Nation.

### **Programs**

Please visit the Frequently Asked Questions page, and the LRP Information Center (866-849-4047; [lrp@nih.gov](mailto:lrp@nih.gov)) is available to help with general eligibility concerns.

- Applicants need to decide which of the six Extramural subcategories most appropriately matches to their general research area. Applicants are strongly encouraged to read the summary descriptions of each of the subcategories below.
- For the Clinical Research, Pediatric Research, Health Disparities Research, and REACH subcategories, individuals are given the option to indicate a preferred NIH Institute or Center (IC) for peer review. For help determining IC match, applicants should contact the appropriate LRP IC Liaison(s). It is recommended that applicants read the Mission and LRP Research Priorities Statements for each of the NIH ICs in order to determine the best match. A list of LRP IC Liaisons, IC Mission Statements, and LRP Research Priorities Statements can be found on the Contact & Engage page.

### **Eligibility**

No applicant will be excluded from consideration on the basis of age, race, culture, religion, gender, sexual orientation, disability, or other non-merit factors.

- **Citizenship** - You must be a U.S. citizen, U.S. national, or permanent resident of the U.S. by the LRP award start date.
- **Qualifying Degree** - Possess an M.D., Ph.D., Pharm.D., Psy.D., D.O., D.D.S., D.M.D., D.P.M., D.C., N.D., O.D., D.V.M., or equivalent doctoral degree from an accredited institution. The exception is the Extramural Contraception and Infertility subcategory, which also accepts certain master's degrees and certifications. See the Extramural Contraception and Infertility page for additional details.

**ALERT**

#### WHY THIS ALERT?

This publication has been created to serve the purpose of informing researchers of new information, trends and concerns as they occur.



- **Qualified Educational Debt** - You must have total qualified educational debt equal to or in excess of 20 percent of your institutional base salary at the time of award. Institutional base salary is the annual amount you are paid for your appointment, whether the time is spent on research, teaching, patient care, or other activities. Institutional base salary excludes any income that you may earn outside of the duties of the organization. It is not necessary for renewal applicants to satisfy the 20 percent debt-to-income requirement.
- **Qualified Research** - You must agree to conduct only research that is not prohibited by Federal law, regulations, or policies of the U.S. Department of Health and Human Services (HHS) or National Institutes of Health (NIH). If you receive an LRP award, you must conduct your research in accordance with applicable Federal, State, and local law (e.g., applicable human subject protection regulations) for the entire contract period. Additionally, you must engage in qualified research for an average of at least 20 hours per week during each quarterly service period of your LRP award.
  - For the AIDS and Clinical Research for Individuals from Disadvantaged Backgrounds subcategories, qualified research assignments must involve AIDS or clinical research and be approved by the Loan Repayment Committee (LRC). In support of the objectives of these subcategories, if applicable, an individual who is already employed by the NIH and applies to the Intramural LRP must demonstrate his/her ability and intention to transfer from a non-qualified to a qualified AIDS or clinical research assignment.
  - Unlike the AIDS and Clinical subcategories, the General subcategory is not targeted toward a specific area (e.g., AIDS) or type (e.g., clinical) of research. Rather, the focus is on attracting and retaining highly talented investigators to pursue biomedical research studies and investigations in a variety of scientific disciplines. Generally, this subcategory is used to attract or retain more senior researchers rather than trainees. For the General subcategory, a “qualified research assignment” is one that is approved by the LRC based on the nature of the proposed research and its relationship to the mission and priorities of NIH.
- **Domestic, nonprofit research funding** - Your research must be supported by a domestic, nonprofit foundation, university, professional association, or other nonprofit institution, or a U.S. government agency (Federal, State, or local). A domestic foundation, professional association, or institution is considered to be nonprofit if it is exempt from Federal tax under the provisions of Section 501 of the Internal Revenue Code (26 U.S.C. 501). NIH grants and university salaries are considered eligible funding. Your employment must be with a domestic, nonprofit institution.

### **Loan Eligibility Criteria**

NIH will repay your lenders for qualified educational loans issued by any U.S. government entity, accredited U.S. academic institutions, and/or commercial lenders that are subject to examination and supervision in their capacity as lending institutions by an agency of the United States or the state in which the lender has its principal place of business.

Qualified educational loans are loans that were used for school tuition or other reasonable educational or living expenses (including room/board and transportation) while attending undergraduate, graduate, medical, dental, or veterinary schools. LRP awards are not retroactive, thus loan balances paid down or paid-in-full prior to the start date of an LRP award will not be factored in the calculation of an award. NIH also will not repay any late fees, penalty fees, additional interest charges, or collection costs.

Visit the Loan Information page for more details on loans that do or do not qualify for LRP repayment.

**Reminder**  
For additional information,  
please go to <https://www.lrp.nih.gov/>.